IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: : Bankruptcy No. 17-23206-CMB

Suzanne Surin, : Chapter 13

Debtor

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Suzanne Surin, : Related to Document No.

Movant :

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v. : Hearing Date and Time: 11/7/2018 at 10:00 a.m.

Specialized Loan Servicing, LLC and Ronda J. Winnecour, Trustee,

Ronda J. Winnecour, Trustee,

Respondent (if none, then "No Respondent")

LOAN MODIFICATION SUMMARY

Property Valuation: \$ 90,000.00 Source: Appraisal

Original Loan Amount: \$ 105,450.00 Origination Date: 12/22/2005

Prepetition Arrears: \$ 77,612.62

| As of Petition Date | | Under Proposed Modification |
|---------------------|-----------------------|-----------------------------|
| \$170,499.23 | Principal Balance | \$128,000.00 |
| 8.25% | Interest Rate | 4.375% |
| 1/1/2036 | Maturity Date | 3/1/2036 |
| \$831.42 | P&I Payment | \$565.19 |
| \$227.79 | Escrow Payment | \$257.46 |
| \$1,059.21 | Total Payment | \$822.65 |
| | Balloon Payment | \$145,223.10 |
| | Cumulative Interest | |
| | LTV | |
| \$1,000.00 | Ch. 13 Payment | \$1,000.00 |
| 0 | Ch. 13 Pmt. (Arrears) | \$2,317.84 |

Any other term(s) in which there is a substantive difference between the original loan and the proposed modified loan: